

Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 35006-629001US	Application No. 09/972,076
<b>Information Disclosure Statement by Applicant</b> (Use several sheets if necessary)		Applicant Gregory A. Johnson et al.	
(37 CFR §1.98(b))		Filing Date October 5, 2001	Group Art Unit 2192

Examiner Initial	Desig. ID	Document Number	Issue or Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	A	09/496,402		Lyons et al.			02/02/00
	B	6,085,220	07/04/00	Courts et al.			

**Foreign Patent Documents or Published Foreign Patent Applications**

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
		None						

**Other Documents (include Author, Title, Date, and Place of Publication)**

Examiner Initial	Desig. ID	Document
	C	Fair Isaac Press Release by RightPoint, <a href="http://www.datamindcorp/news/releases/release_020199.html">http://www.datamindcorp/news/releases/release_020199.html</a> 06/27/2000
	D	McCarthy, Brian, "The 12-minute POS offer: Technology makes it possible," Insurance Viewpoints, Fair Isaac, Vol. 5, #1, Summer 1999

Examiner Signature /James Rutter/	Date Considered 04/13/2009
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute Disclosure Form (PTO-1449)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /jdr/